

**Abstract**

[0095] A method for initiating an electronic payment transaction, uses a filter FI which receives a payment request and modifies it by adding a transaction identification. The modified payment request is sent to a transaction server WS; also, a payment request information containing the transaction identification is sent to a communication terminal MS. The transaction server WS receives the modified payment request and a payment initiation containing an additional transaction identification from the communication terminal MS. The transaction server WS compares the transaction identifications of the modified payment request and the payment initiation and performs the payment transaction, if the transaction identifications correspond with each other. The invention also relates to a transaction server WS, and to a method for initiating the filter FI as well as to a computer program for initiating an electronic payment transaction and for initiating the filter FI.